

## I. REMARKS

In the Office Action, the Examiner has contended that the prior Response was insufficient pursuant to 37 CFR Sec. 1.111(b) for not distinguishing all cited art from the new claims, recognizing the distinguishing of Ashanti. The new claims are distinguished for the same reasons set forth in the previously filed Amendment and Response, of course as the new claims are dependent claims. It is again recited that:

...there is no teaching or suggestion in Ashenmil or Cohen of the step of associating card activity with an external residential expense. The mere mention of card activity in Cohen's abstract does not disclose the claimed method step of associating, and it would be counter-directional for such a step in Ashenmil. Further, there is no charge card activity in Ashenmil to associate.

Additionally, there is no teaching or suggestion in Ashenmil or Cohen of crediting an amount to the residential expense responsive to the card activity as discussed two paragraphs above, and more so, the claim requirement is the wrong direction for Ashenmil.

Further, as the other claim elements have not been disclosed, there is no disclosure of generating output including the card activity-based residential expense crediting...

In addition, the proposed reason to modify or combine cannot be correct. The Office Action states that the reason is for "having a convenient and secure means of paying expenses." But the REBO is not an expense to be paid by a charge card in Ashenmil – it is the source for money that can be applied to a charge card or other things.

With regard to the dependent claims, the reasons for the rejection cannot be correct and the claim requirements cannot be disclosed in Ashenmil because this patent teaches a transaction that is counterdirectional to the claim requirements.

Turning to the other independent, dependent, and new claims, the foregoing is also controlling. The claim requirements are contrary to Ashenmil, mere prior activity of a charge card does not teach the particular claim requirements, and there is no proper reason to combine / modify.

Further, the reward required in each of the dependent claims has not been shown in connection with the claim as a whole.


## II. CONCLUSION

The application, as amended, is believed to be in condition for allowance, and favorable action is requested.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,

  
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